

## RELEVANT HITS

Dear Examiner Rankins:

Attached are the search results for application 10/656,798 *PAYMENT CARD PROCESSING SYSTEM AND METHODS*.

This document contains the relevant hits and the entire search (the relevant hits are highlighted in yellow).

If you use Microsoft Word's "FIND" function (Ctrl+F) on the **Λ** character (shift 6) it will take you to the relevant hits.

If you have any questions, please don't hesitate to call, or e-mail.

Sincerely,

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Technical Information Specialist  
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ASRC Management Services  
USPTO Contractor  
Phone: (571) 272-3010  
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# COMPLETE SEARCH

## ~~Patent Literature Abstracts

[File 350] Derwent WPIX 1963-2007/UD=200749

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*\*File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.dialog.com/dwpi/>.*

[File 347] JAPIO Dec 1976-2007/Feb(Updated 070806)

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Set	Items	Description
S1	2382	S (PRIVATE() LABEL OR STORE OR RETAILERS OR RETAIL OR RETAIL()MERCHANT OR GAS OR GASOLINE OR OIL OR LIMITED()PURPOSE) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART OR PRIVATE() LABEL) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR ACCOUNT? ? OR CARD OR CARDS)
S2	59	S S1 (3N) (UPGRAD??? OR UP()GRADE??? OR EXCHANG??? OR TRAD???() IN OR MOV???()UP OR CHANG??? OR TRANSFER OR TRANSFERR???)
S3	4	S S2 (3N) (VISA OR MASTERCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICANEXPRESS OR AMEX OR DISCOVER()CARD OR DUAL()CARD OR BANK()CARD OR BANC()CARD)
S4	3	S S2 (3N) (BANK? ? OR FINANCIAL()INSTITUTION? ? OR SAVINGS()LOAN? ? OR CREDIT()UNION? ? OR PREMIUM OR CO()BRANDED OR COBRANDED OR JOINTLY()SPONSORED OR TIE()IN) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR CARD OR CARDS)
S5	1	S S2 (3N) (REWARD OR AWARD OR INCENTIVE OR LOYALTY OR CUSTOMER OR FREQUENTFL?ER OR FREQUENT()FL?ER OR AIRLINE) (1W) (PROGRAM? OR PROGRAMME? OR POINT?) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR CARD OR CARDS)
S6	723	S IC=(G06F-017/60 OR G06Q-040/00)
S7	6	S S3 OR S4 OR S5
S8	6	IDPAT (sorted in duplicate/non-duplicate order)
S9	6	IDPAT (primary/non-duplicate records only)

^9/5/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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0014925827 *Drawing available*

WPI Acc no: 2005-273536/200529

XRPX Acc No: N2005-224679

**Upgrade method of private label credit card account to dual card account, involves associating non-monetary data from private label account to zero balance dual card account formed in different processing platforms**

Patent Assignee: GEN ELECTRIC CAPITAL CORP (GENE)

Inventor: ATHERTON A; BRUMFITT M; CAROLYN L; FALKINGBRIDGE D; HUMPHREYS R; JONES P; MACPHAIL S; MANCHESTER J V; MARSHALL R; MICHELL J; MITCHELL J; SHREURS J

Patent Family ( 2 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
AU 2003262344	B8	20050210	AU 2003262344	A	20030905	200529	B
AU 2003262344	B1	20050210	AU 2003262344	A	20030905	200529	E

Priority Applications (no., kind, date): AU 2003262344 A 20030905

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
AU 2003262344	B8	EN	52	5	Previously issued patent	AU 2003262344

#### Alerting Abstract AU B8

NOVELTY - A dual card account with a zero balance, is created in the bank processing platform and the non-monetary data including the identification of the cardholder associated with a selected private label account is transferred to bank processing platform from private label processing platform for association to dual card account. The dual card is sent to the cardholder and activated.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

1. method for processing application for new account;
2. method for routing dual card transaction;
3. method for operating private label processing platform;
4. payment card processing apparatus;
5. payment card processing system; and
6. medium storing program for processing payment card.

USE - For processing payment card, particularly private label credit card, for usage for dual card account, including bank card account.

ADVANTAGE - Allows to provide both bank card and private label card to be routed and used with existing bank card and payment card networks and processing platforms.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the payment card system.

**Title Terms /Index Terms/Additional Words:** UPGRADING; METHOD; PRIVATE; LABEL; CREDIT; CARD; ACCOUNT; DUAL; ASSOCIATE; NON; MONEY; DATA; ZERO; BALANCE; FORMING; PROCESS; PLATFORM

### Class Codes

#### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
G07F-0019/00	A	I		R	20060101
G07F-0019/00	C	I		R	20060101

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A1; T01-S03

^ 9/5/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0014318096 *Drawing available*

WPI Acc no: 2004-505497/200448

Related WPI Acc No: 2003-832602; 2005-503935

XRPX Acc No: N2004-399246

**Payment card processing method e.g. for credit card, involves transferring non-monetary data of private label account to dual card account, after creating dual card account with zero balance on one platform**

Patent Assignee: ATHERTON A (ATHE-I); BRUMFITT M (BRUM-I); CAROLAN L (CARO-I); FALKINGBRIDGE D (FALK-I); HUMPHREYS R (HUMP-I); JONES P (JONE-I); MACPHAIL S (MACP-I); MANCHESTER J V (MANC-I); MARSHALL R (MARS-I); MITCHELL J (MITC-I); RICHARDS P F (RICH-I); SCHREURS J (SCHR-I)

Inventor: ATHERTON A; BRUMFITT M; CAROLAN L; FALKINGBRIDGE D; HUMPHREYS R; JONES P; MACPHAIL S; MANCHESTER J V; MARSHALL R; MITCHELL J; RICHARDS P F; SCHREURS J

#### Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040117300	A1	20040617	US 2000202980	P	20000510	200448	B
			US 2000593199	A	20000614		
			US 2003656798	A	20030905		

Priority Applications (no., kind, date): US 2000593199 A 20000614; US 2000202980 P 20000510; US 2003656798 A 20030905

## Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040117300	A1	EN	23	5	Related to Provisional	US 2000202980
					Continuation of application	US 2000593199

**Alerting Abstract US A1**

NOVELTY - A user's private label account having monetary and non-monetary data, maintained on a platform (30) is selected for upgrading to a dual card account. The dual card account with zero balance is created on another platform (40). The non-monetary data are then transferred to the dual card account. A dual card (12), such as smart card, associated with dual card account is assigned to the user, before activating the dual card account.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

7. method for routing transaction;
8. method for operating private label processing platform;
9. payment card processing apparatus;
10. payment card processing system; and
11. medium storing payment card processing program.

USE - For processing payment card such as credit card or bank card.

ADVANTAGE - Enables providing a payment card that is utilized as bank card and private label card effectively, with respect to the existing networks and platforms.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the payment card processing system.

12 dual card

20 private label network

22 bank card network

30 private label processing platform

40 bank card processing platform

**Title Terms** /Index Terms/Additional Words: PAY; CARD; PROCESS; METHOD; CREDIT; TRANSFER ; NON; MONEY; DATA; PRIVATE; LABEL; ACCOUNT; DUAL; AFTER; ZERO; BALANCE; ONE; PLATFORM

**Class Codes**

## International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705039000

File Segment: EPI;

DWPI Class: T01; T04; T05

Manual Codes (EPI/S-X): T01-S03; T04-K02; T05-L01B

9/5/3 (Item 3 from file: 350) [Links](#)

Derwent WPIX

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0013865163 *Drawing available*

WPI Acc no: 2004-043744/200404

Related WPI Acc No: 2002-463008; 2003-804731; 2004-602868; 2005-120813; 2006-076866

XRPX Acc No: N2004-035316

**Transaction processing method for e.g. credit card transaction, involves determining rules defining transaction for parties after identifying parties using their respective identifiers**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: ABEL V; NAUMAN G; SWARTZ D; TUREK J

## Patent Family ( 5 patents, 102 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003104945	A2	20031218	WO 2003US18494	A	20030611	200404	B
US 20040039693	A1	20040226	US 2002388047	P	20020611	200416	E
			US 2003460741	A	20030611		
AU 2003243516	A1	20031222	AU 2003243516	A	20030611	200445	E
EP 1535217	A2	20050601	EP 2003757491	A	20030611	200536	E
			WO 2003US18494	A	20030611		
CN 1675640	A	20050928	CN 2003818807	A	20030611	200610	E

Priority Applications (no., kind, date): US 2003460741 A 20030611; US 2002388047 P 20020611

## Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2003104945	A2	EN	30	3		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
US 20040039693	A1	EN			Related to Provisional	US 2002388047
AU 2003243516	A1	EN			Based on OPI patent	WO 2003104945
EP 1535217	A2	EN			PCT Application	WO 2003US18494
					Based on OPI patent	WO 2003104945
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR					

Alerting Abstract WO A2

**NOVELTY** - The transaction information related to transaction between a party comprising origination entity (302) and a party comprising destination entity (310) is received at a host computer. The host computer identifies the parties through the identifier in the transaction information. The rules defining the transaction for the parties is determined and the transaction is processed based on the rules.

**DESCRIPTION** - INDEPENDENT CLAIMS are also included for the following:

- 12. transaction processing system; and
- 13. transaction processing network.

**USE** - Used for processing transactions such as credit card transaction, retail card transaction, debit card transaction, **account withdrawal**, **money transfer**, **gift card**, negotiable instrument, loyalty or **reward points**, prepaid commodities, insurance benefits, cell phone minutes, stored value card, discount certificate, etc.

**ADVANTAGE** - Highly customized transaction processing and value exchange is rapidly deployed based on the rules established. Since the rules are solely determined by the relationship between the entities, multiple transaction type are processed simultaneously.

**DESCRIPTION OF DRAWINGS** - The figure shows an illustration of the transaction processing method.

302 origination entity

308 routing service

310 destination entity

312 free calculation service

322 settlement information

**Title Terms** /Index Terms/Additional Words: TRANSACTION; PROCESS; METHOD; CREDIT; CARD; DETERMINE; RULE; DEFINE; PARTY; AFTER; IDENTIFY; RESPECTIVE

#### Class Codes

##### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F; G06F-017/60			Main		"Version 7"

US Classification, Issued: 705039000

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-N01A1; T01-N02B1; T05-H02C3; T05-L02; W01-A05B

9/5/4 (Item 4 from file: 350) [Links](#)

Derwent WPIX

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0010036273 *Drawing available*

WPI Acc no: 2000-341201/200030

XRPX Acc No: N2000-256276

**Method for processing transactions between specific cost centers and in-house supply facility of business entity utilizing bank card association by providing transaction report in electronic form to business entity**

Patent Assignee: PAYMENTECH INC (PAYM-N)

Inventor: BAUMGARTNER J W; SMITH C M

Patent Family ( 4 patents, 28 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 992952	A2	20000412	EP 1999250350	A	19991004	200030	B
JP 2000113038	A	20000421	JP 1999286456	A	19991007	200031	E
US 6169974	B1	20010102	US 1998168470	A	19981008	200103	E
BR 199904460	A	20010320	BR 19994460	A	19991007	200123	E

Priority Applications (no., kind, date): US 1998168470 A 19981008

## Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
EP 992952	A2	EN	10	3	
Regional Designated States,Original		AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI			
JP 2000113038	A	JA	8		
BR 199904460	A	PT			

**Alerting Abstract EP A2**

**NOVELTY** - Transaction funds are transferred from a merchant acquirer to the credit card issuer to offset the transaction funds previously transferred from the credit card issuer to the back card association. A report of the transactions is produced by the credit card issuer for each transaction that indicates the transaction amount and the cost center involved in the transaction, and the transaction report in an electronic form is provided to the business entity.

**DESCRIPTION** - A stockroom (16) is set up by the merchant acquirer (32) to function essentially in the same manner as a typical retail merchant. The business entity (10) is provided with purchasing cards, or with information equivalent to purchasing cards, by the credit card issuer (34) and these cards, or information, are provided to employees with different card number assignments, or identification numbers, for each of the cost centers (12,14). The employees of the business entity utilize the purchasing cards, or equivalent information, provided by the credit card issuer (34) to obtain merchandise and services from the stock room (16).

**USE** - For processing the enormous volume of credit card transactions that are generated across the country. The credit card associations work with credit card issuers who provide credit cards to consumers and businesses, and with merchant acquirers who establish contracts with merchants to process their credit card transactions and provide payments to the merchants.

**ADVANTAGE** - Allows rapidly, accurately and economically track such transactions.

**DESCRIPTION OF DRAWINGS** - The drawing illustrates relevant entities involved in the present invention and showing an information flow and transactions fund flow.

10 Business entity



12,14 Cost centers  
16 Stockroom  
32 Merchant acquirer  
34 Credit card issuer

**Title Terms /Index Terms/Additional Words:** METHOD; PROCESS; TRANSACTION; SPECIFIC;  
COST ; HOUSE; SUPPLY; FACILITY; BUSINESS; ENTITY; BANK; CARD; ASSOCIATE;  
REPORT; ELECTRONIC; FORM

**Class Codes**

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60; G06K-007/00; G07F-007/08			Main		"Version 7"

US Classification, Issued: 705039000

File Segment: EPI;  
DWPI Class: T05  
Manual Codes (EPI/S-X): T05-H02C; T05-L02

## ~~Patent Literature Full-Text

[File 348] **EUROPEAN PATENTS 1978-2007/ 200731**

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*\*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*[File 349] **PCT FULLTEXT 1979-2007/UB=20070726UT=20070719**

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*\*File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

Set	Items	Description
S1	3387	S (PRIVATE()) LABEL OR STORE OR RETAILERS OR RETAIL OR RETAIL()MERCHANT OR GAS OR GASOLINE OR OIL OR LIMITED()PURPOSE) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART OR PRIVATE()LABEL) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR ACCOUNT? ? OR CARD OR CARDS)
S2	138	S S1 (7N) (UPGRAD??? OR UP()GRADE??? OR EXCHANG??? OR TRAD???()IN OR MOV???()UP OR CHANG??? OR TRANSFER OR TRANSFERR???)
S3	1	S S2 (3N) (VISA OR MASTERCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICANEXPRESS OR AMEX OR DISCOVER()CARD OR DUAL()CARD OR BANK()CARD OR BANC()CARD)
S4	4	S S2 (3N) (BANK? ? OR FINANCIAL()INSTITUTION? ? OR SAVINGS()LOAN? ? OR CREDIT()UNION? ? OR PREMIUM OR CO()BRANDED OR COBRANDED OR JOINTLY()SPONSORED OR TIE()IN) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR CARD OR CARDS)
S5	0	S S2 (3N) (REWARD OR AWARD OR INCENTIVE OR LOYALTY OR CUSTOMER OR FREQUENTFL?ER OR FREQUENT()FL?ER OR AIRLINE) (1W) (PROGRAM? OR PROGRAMME? OR POINT?) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR CARD OR CARDS)
S6	758	S IC=(G06F-017/60 OR G06Q-040/00)
S7	5	S S3 OR S4
S8	5	IDPAT (sorted in duplicate/non-duplicate order)
S9	5	IDPAT (primary/non-duplicate records only)

^ 9/5K/3 (Item 3 from file: 349) [Links](#)

PCT FULLTEXT

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01226235

**PAYMENT CARD PROCESSING SYSTEM AND METHODS**

**SYSTEME ET METHODES DE TRAITEMENT DE CARTE DE PAIEMENT**

**Patent Applicant/Patent Assignee:**

**14. GENERAL ELECTRIC CAPITAL CORPORATION**; 1600 Summer Street, Stamford, CT 06927  
US; US(Residence); US(Nationality)

**Legal Representative:**

**15. MASCHOFF Kurt M(agent)**

Buckley, Maschoff, Talwalkar & Allison LLC, Five Elm Street, New Canaan, CT 06840; US;

	Country	Number	Kind	Date
Patent	WO	200533997	A1	20050414
Application	WO	2003US27929		20030905
Priorities	WO	2003US27929		20030905

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;  
PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 13560

**English Abstract:**

A payment card processing system and method is provided.

**French Abstract:**

L'invention concerne un systeme et une methode de traitement de carte de paiement.

Type	Pub. Date	Kind	Text
Publication	20050414	A1	With international search report.

**Detailed Description:**

...prior art, the present invention introduces systems, methods, apparatus, computer program code and means for **upgrading** accounts, including selecting a **private label account** maintained on a first processing platform for **upgrade** to a **dual card** account, the **private label account** associated with an account holder and having associated monetary and non-monetary data; creating the...  
...cardholder)

4

or in groups. Pursuant to some embodiments, an activation process is provided to **transfer** monetary data associated with the **private label account** to the **dual card** account. Pursuant to some embodiments, a trailing activity process is provided to ensure that monetary... ..dual card is associated with a dual card 20' 'account. In some embodiments, where a **private label account** is **upgraded** to become a **dual card** account, the same account is used (that is, the cardholder does not receive a new... ..implemented using the VisionPLUS platform), but have separate account structures and datastores. Similar processing to **upgrade** and cross reference **private label accounts** and **dual card** accounts will be used as in embodiments in which the private label processing platform 30...to the creation, activation, and management of dual card accounts.

## ~~Non-Patent Literature Abstracts

[File 2] **INSPEC** 1898-2007/Jul W5

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[File 35] **Dissertation Abs Online** 1861-2007/Jul

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[File 65] **Inside Conferences** 1993-2007/Aug 06

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[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Jul

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[File 474] **New York Times Abs** 1969-2007/Aug 03

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[File 256] **TecInfoSource** 82-2007/Oct

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[File 475] **Wall Street Journal Abs** 1973-2007/Aug 03

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[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

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*\*File 583: This file is no longer updating as of 12-13-2002.*

[File 139] **EconLit** 1969-2007/Jul

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[File 485] **Accounting & Tax DB** 1971-2007/Jul W4

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Set	Items	Description
S1	4910	S (PRIVATE() LABEL OR STORE OR RETAILERS OR RETAIL OR RETAIL()MERCHANT OR GAS OR GASOLINE OR OIL OR LIMITED()PURPOSE) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART OR PRIVATE() LABEL) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR ACCOUNT? ? OR CARD OR CARDS)
S2	348	S S1 (7N) (UPGRAD??? OR UP()GRADE??? OR EXCHANG??? OR TRAD??? OR MOV???()UP OR CHANG??? OR TRANSFER OR TRANSFERR??? OR CONVERT??? OR PROMOT???)
S3	12	S S2 (3N) (VISA OR MASTERCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICANEXPRESS OR AMEX OR DISCOVER()CARD OR DUAL()CARD OR BANK()CARD OR BANC()CARD)
S4	11	S S2 (3N) (BANK? ? OR FINANCIAL()INSTITUTION? ? OR SAVINGS()LOAN? ? OR CREDIT()UNION? ? OR PREMIUM OR CO()BRANDED OR COBRANDED OR JOINTLY()SPONSORED OR TIE()IN) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR CARD OR CARDS)
S5	0	S S2 (3N) (REWARD OR AWARD OR INCENTIVE OR LOYALTY OR CUSTOMER OR FREQUENTFL?ER OR FREQUENT()FL?ER OR AIRLINE) (1W) (PROGRAM? OR

PROGRAMME? OR POINT?) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR CARD OR CARDS)

S6	21	S S3 OR S4
S7	21	RD (unique items)
S8	19	S S7 NOT PY>2003

^ 8/5/4 (Item 1 from file: 485) Links

Accounting & Tax DB

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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00968951 Supplier Number: 446291831

Processors take control of retail credit

Simpson, Burney

Credit Card Management v16 n9 pp: 32-39 Nov 2003

ISSN: 0896-9329 Journal Code: CCM

Document Type: Periodical Article Type: Cover Story

Language: English Special Feature: Illustration Table Photograph

Word Count: 3002 Line Count: 273

**Abstract:**

Sears, Roebuck and Co. sold its two big card portfolios to Citigroup Inc. for a \$3 billion premium and ongoing marketing revenue. The two other leading outsourcers are GE Consumer Finance and Household International's Retail Services unit. This year, the Big Three and their scrappy contenders came to dominate the private-label card market as merchants faced bad news and changing times. Those factors have merchants rethinking their proprietary credit programs. Store plastic used to be the starter card for Baby Boomers. Now, Generation Xers and Yers have convenient bank cards with point programs before they leave college. Then, there's the tsunami known as Wal-Mart Stores Inc. Retailers are scrapping low-volume goods, and slashing seemingly extraneous spending. Despite hardships, many retailers are standing fast with their proprietary programs. For many retailers and their card executives, next year could be decision time - should I stay or should I go?

**Geographic Names:** United States; US

**Descriptors:** Retailing industry; Credit cards; Outsourcing; Trends; Competition

**Classification Codes:** 8390 (CN=Retailing industry ); 8120 (CN=Retail banking ); 9190 (CN=United States ); 7000 (CN=Marketing );

^ 8/5/5 (Item 2 from file: 485) [Links](#)

Accounting & Tax DB

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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00925079 Supplier Number: 258715581

**Santa Claus comes to retail cobranding**

Punch, Linda

Credit Card Management v15 n10 pp: 24-30 Dec 2002

ISSN: 0896-9329 Journal Code: CCM

Document Type: Periodical Article Type: Cover Story

Language: English Special Feature: Photograph Table

Word Count: 2325 Line Count: 211

**Abstract:**

Retailers that balked at offering cobranded cards with MasterCard and Visa issuers or American Express Co. have watched as activity on their store cards dwindled along with card revenues and the marketing data they can collect on store card transactions. As a result, many are beginning to re-examine the concept of cobranding. During the past year, a number of major retailers have adopted cobranding programs, including BJ's Wholesale Clubs, Amazon.com and Disney Co., all of which partnered with Bank One Corp.; TJ Maxx, which partnered with Capital One Financial Corp.; and Circuit City, which operates its own credit card bank and launched a Visa cobranded card. Other recent retail cobranders include Target Corp. and Best Buy.

**Geographic Names:** United States; US

**Descriptors:** Co-branding; Credit cards; Profits; Advantages; Retailing industry

**Classification Codes:** 9190 (CN=United States ); 8120 (CN=Retail banking ); 8390 (CN=Retailing industry );

^ 8/5/7 (Item 4 from file: 485) [Links](#)

Accounting & Tax DB

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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00786926 Supplier Number: 65303087

**The fight for retail credit**



Fargo, Jason  
Credit Card Management v13 n9 pp: 40-45 Dec 2000  
ISSN: 0896-9329 Journal Code: CCM  
Document Type: Periodical Article Type: Feature  
Language: English Special Feature: Photograph Table  
Word Count: 3147 Line Count: 286

**Abstract:**

Several big retailers are converting at least part of their store card portfolios to cobranded bank cards, but others are starting new private-label programs. For retailers to benefit financially from private-label cards, consumers must actually use the cards, and many do not want to do so. Consumers who get private-label cards tend to use them less often than they do general-purpose cards. Some private-label providers are developing rewards programs that better stimulate consumer spending over time. In addition to competition from other payment vehicles, 3rd-party issuers must face the fact that most big retailers already have card programs in place.

**Geographic Names:** United States; US

**Descriptors:** Manycompanies; Credit cards; Competition; House brands; Retailing industry; Market strategy

**Classification Codes:** 8120 (CN=Retail banking ); 9190 (CN=United States ); 8390 (CN=Retailing industry ); 7000 (CN=Marketing );

^8/5/15 (Item 12 from file: 485) **Links**

Accounting & Tax DB

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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00454007

**Visa entices cobranded card issuers with cash**

Anonymous

Credit Card News v6 n23 pp: 4, 8 Mar 15, 1994

Journal Code: ACCN

Document Type: Newsletter article

Language: English CODEN: DCAC

Word Count: 630 Line Count: 57

**Abstract:**

Visa USA has unveiled million of dollars in marketing support for Visa cobranded programs, plus breaks on service charges. One of the primary aims of the program is to convert MasterCard cobranded cards to Visa. To become eligible for marketing funds through Visa's Cobranding Partners Program, members must submit for Visa's approval by the end of 1994 a program expected to attract at least 10,000 cardholders.

**Company Names:**

Visa USA Inc

**Geographic Names:** US

**Descriptors:** Bank credit cards; Advertising expenditures; Advertising campaigns; Co-branding; Competitive advantage

^8/5/18 (Item 15 from file: 485) Links

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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00401404

An Irish retailer sees green by giving up its store cards

Anonymous

Credit Card News v5 n24 pp: 5 Apr 1, 1993

**Journal Code:** ACCN

**Document Type:** Newsletter article

**Language:** English **CODEN:** DCAC

**Word Count:** 390 **Line Count:** 35

**Abstract:**

Ireland's largest retail chain, The Brown Thomas Group, is dumping its 40,000 store cards and replacing them with cobranded MasterCards. A potentially costly systems upgrade made the decision for Brown Thomas to drop its proprietary card easier. Visa and MasterCard sales already account for 30% of Brown Thomas' business and are increasing by about one percentage point a year.

App#10/656798

**Company Names:**

Brown Thomas Group Ltd

**Geographic Names:** Ireland

**Descriptors:** Retailing industry; Bank credit cards; Affiliates;  
Product introduction

## ~~Non-Patent Literature Full-Text

[File 15] **ABI/Inform(R)** 1971-2007/Aug 04

(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 16] **Gale Group PROMT(R)** 1990-2007/Aug 03

(c) 2007 The Gale Group. All rights reserved.

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Aug 01

(c)2007 The Gale Group. All rights reserved.

*\*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 160] **Gale Group PROMT(R)** 1972-1989

(c) 1999 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Jul 24

(c) 2007 The Gale Group. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Jul 31

(c) 2007 The Gale Group. All rights reserved.

[File 625] **American Banker Publications** 1981-2007/Aug 03

(c) 2007 American Banker. All rights reserved.

[File 268] **Banking Info Source** 1981-2007/Jul W3

(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 626] **Bond Buyer Full Text** 1981-2007/Aug 06

(c) 2007 Bond Buyer. All rights reserved.

[File 267] **Finance & Banking Newsletters** 2007/Aug 06

(c) 2007 Dialog. All rights reserved.

[File 608] **KR/T Bus.News.** 1992-2007/Aug 06

(c)2007 Knight Ridder/Tribune Bus News. All rights reserved.

Set	Items	Description
S1	96278	S (PRIVATE() LABEL OR STORE OR RETAILERS OR RETAIL OR RETAIL()MERCHANT OR GAS OR GASOLINE OR OIL OR LIMITED()PURPOSE) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART OR PRIVATE() LABEL) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR ACCOUNT? ? OR CARD OR CARDS)
S2	4054	S S1 (7N) (UPGRAD??? OR UP()GRADE??? OR EXCHANG??? OR TRAD??? OR MOV???()UP OR CHANG??? OR TRANSFER OR TRANSFERR??? OR CONVERT??? OR PROMOT???)
S3	125	S S2 (3N) (VISA OR MASTERCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICANEXPRESS OR AMEX OR DISCOVER()CARD OR DUAL()CARD OR BANK()CARD OR BANC()CARD)
S4	140	S S2 (3N) (BANK? ? OR FINANCIAL()INSTITUTION? ? OR SAVINGS()LOAN? ? OR CREDIT()UNION? ? OR PREMIUM OR CO()BRANDED OR COBRANDED OR JOINTLY()SPONSORED OR TIE()IN) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR

CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ?  
OR CARD OR CARDS)

S5            5    S S2 (3N) (REWARD OR AWARD OR INCENTIVE OR LOYALTY OR  
CUSTOMER OR FREQUENTFL?ER OR FREQUENT()FL?ER OR AIRLINE) (1W) (PROGRAM? OR  
PROGRAMME? OR POINT?) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR  
BANK OR BANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ?  
OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR CARD OR  
CARDS)

S6            238    S S3 OR S4 OR S5

S7            196    RD (unique items)

S8            172    S S7 NOT PY>2003

S9            2592    S (ZERO OR NEW OR START OR BEGINNING) (3N) (BALANCE OR ACCOUNT)

S10           5    S S8 AND S9

^10/3,K/1 (Item 1 from file: 15) [Links](#)

Fulltext available through: [ScienceDirect](#)

ABI/Inform(R)

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00906547 95-55939

**CCM's annual credit card awards: Revenge of the money centers**

Daly, James J; Stewart, John; Lucas, Peter; Punch, Linda, et al

Credit Card Management v7n5 pp: 37-47

Aug 1994

ISSN: 0896-9329 Journal Code: CCM

Word Count: 4841

Text:

...worried about keeping accounts. Chemical, meanwhile, continues to rack up impressive gains with its heavily promoted Shell Oil Co. card, the only cobranded card in the oil patch that looks like a gusher.

Our Executive of the Year, on...One key element of SearsCharge's better-than-expected performance last year was an aggressive new-account acquisition campaign. During 1993, SearsCharge added 5.5 million accounts. At year-end, Sears had plan, Visa also is waiving quarterly service fees to members that convert retail cards or cobranded MasterCard cards to Visa.

The strategy seems to be appealing to a number of card issuers, including

...

10/3,K/5 (Item 1 from file: 267) [Links](#)

Finance & Banking Newsletters

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00040393

**INDUSTRY BRIEFS**

**CREDIT RISK MANAGEMENT REPORT**

March 9, 1998 NAGE Vol: 8 Issue: 4 Document Type: NEWSLETTER

**Publisher:** PHILLIPS BUSINESS INFORMATION

**Language:** ENGLISH **Word Count:** 537 **Record Type:** FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

Text:

...balance and credit utilization rate for up to 24 months, are derived from information on bank, national and retail card, as well as installment

and mortgage **trade** lines. Credit Trends will give a snapshot of consumer account behavior, account attrition and balance...

...spending patters, helping them to identify whether a consumer is building up balances, frequently opening **new account**, paying off accounts, or using some versus all of their credit cards. Company officials, who...

~~Non-Patent Literature Full-Text cont.

[File 9] **Business & Industry(R)** Jul/1994-2007/Jul 30  
(c) 2007 The Gale Group. All rights reserved.

[File 20] **Dialog Global Reporter** 1997-2007/Aug 06  
(c) 2007 Dialog. All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Aug 04  
(c) 2007 Financial Times Ltd. All rights reserved.

[File 610] **Business Wire** 1999-2007/Aug 06  
(c) 2007 Business Wire. All rights reserved.

*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] **PR Newswire** 1999-2007/Aug 06  
(c) 2007 PR Newswire Association Inc. All rights reserved.

*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] **McGraw-Hill Publications** 1985-2007/Aug 06  
(c) 2007 McGraw-Hill Co. Inc. All rights reserved.

*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Aug 03  
(c) 2007 The Gale Group. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2007/Aug 03  
(c) 2007 San Jose Mercury News. All rights reserved.

[File 810] **Business Wire** 1986-1999/Feb 28  
(c) 1999 Business Wire . All rights reserved.

[File 813] **PR Newswire** 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc. All rights reserved.

Set	Items	Description
S1	86592	S (PRIVATE())LABEL OR STORE OR RETAILERS OR RETAIL OR RETAIL()MERCHANT OR GAS OR GASOLINE OR OIL OR LIMITED()PURPOSE) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART OR PRIVATE()LABEL) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR ACCOUNT? ? OR CARD OR CARDS)
S2	3680	S S1 (7N) (UPGRAD??? OR UP()GRADE??? OR EXCHANG??? OR TRAD??? OR MOV???()UP OR CHANG??? OR TRANSFER OR TRANSFERR??? OR CONVERT??? OR PROMOT???)
S3	106	S S2 (3N) (VISA OR MASTERCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICANEXPRESS OR AMEX OR DISCOVER()CARD OR DUAL()CARD OR BANK()CARD OR BANC()CARD)



S4            86    S S2 (3N) (BANK? ? OR FINANCIAL()INSTITUTION? ? OR SAVINGS()LOAN? ? OR CREDIT()UNION? ? OR PREMIUM OR CO()BRANDED OR COBRANDED OR JOINTLY()SPONSORED OR TIE()IN) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR CARD OR CARDS)

S5            1    S S2 (3N) (REWARD OR AWARD OR INCENTIVE OR LOYALTY OR CUSTOMER OR FREQUENTFL?ER OR FREQUENT()FL?ER OR AIRLINE) (1W) (PROGRAM? OR PROGRAMME? OR POINT?) (3W) ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR SMARTCARD? ? OR CARD OR CARDS)

S6            2729    S (ZERO OR NEW OR START OR BEGINNING OR CREATE OR TRANSFER) (3N) (BALANCE OR ACCOUNT)

S7            170    S S3 OR S4 OR S5

S8            152    RD (unique items)

S9            109    S S8 NOT PY>2003

^ 9/3,K/1 (Item 1 from file: 9) Links

Business & Industry(R)

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03240693 Supplier Number: 109574987 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Regional News:**

Card Technology , v 4 , n 11 , p 18

November 2003

**Document Type:** Journal **ISSN:** 1093-1279 ( United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 1160 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...biometric identifiers.

Retailer Launches International Credit Card: UK department store chain Marks & Spencer plans to **convert** its 2.6 million **store charge cards** to **credit cards** carrying the **MasterCard** brand. The **upgrade** from **private label** to international **credit card** will be the largest of its kind in Europe, says Brian Moore, head of MasterCard...

9/3,K/2 (Item 2 from file: 9) Links

Business & Industry(R)

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03226619 Supplier Number: 110915477 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Experian wins largest ever contract at M&S.**

**( EMEA )**

Cards International , n 308 , p 7

November 10, 2003

**Document Type:** Newsletter **ISSN:** 0956-5558 ( Ireland )

**Language:** English **Record Type:** Fulltext

**Word Count:** 471 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...to see Experian increase staffing.

The GEMS account processing and card management solution processes both **bank and retail credit cards** and is described as highly responsive to **changes** in a customer's own financial circumstances or transactional behaviour and allows lenders to

price...

9/3,K/3 (Item 3 from file: 9) [Links](#)

Business & Industry(R)

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03194654 Supplier Number: 110427973 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**OPTIONS MASTERCARD ADDS ACCOUNTS, BUT IT FLATTENS CANADIAN TIRE SOMEWHAT.**

**( Canadian Tire Co. Ltd. )**

CardLine , v 3 , n 47 , p 1

November 21, 2003

**Document Type:** Electronic Journal; News Brief ( United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 239

**TEXT:**

...2002's third quarter. During the quarter, financial services acquired

151,000 new accounts and converted 247,000 retail card accounts to the Options MasterCard. Although Canadian Tire is pushing customers to convert store card accounts to the Options MasterCard, the conversion temporarily has hurt the company, Thomas Gauld, president of financial services, told analysts...

...the quarter until the volume picks up," Gauld said. So far this year, financial services converted 293,000 retail accounts for the Options MasterCard, and it has a goal of opening 640,000 new Options MasterCard accounts for all...

9/3,K/4 (Item 4 from file: 9) [Links](#)

Business & Industry(R)

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03187568 Supplier Number: 110174232 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**1 PRIVATE-LABEL AND BANK CARD ISSUER.**

**( After buying Sears Roebuck and Co's card portfolio, Citigroup Inc. can watch it competitors fade from view in the rear-view mirror )**

CardLine , v 3 , n 46 , p 1

November 14, 2003

**Document Type:** Electronic Journal; News Brief ( United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 230

**TEXT:**

...Citi bought the Sears card program. The Sears portfolio is comprised of 35 million Sears private-label card accounts; 27 million MasterCard accounts that were converted from Sears's private-label portfolio in 2001 and 2002, and 2 million MasterCard accounts

9/3,K/6 (Item 6 from file: 9) Links  
Business & Industry(R)  
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03107394 Supplier Number: 106589063 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Circuit City Shopping Visa Portfolio Around.**

American Banker , v 168 , n 156 , p 11  
August 14, 2003  
**Document Type:** Newspaper ISSN: 0002-7561 ( United States )  
**Language:** English **Record Type:** Fulltext  
**Word Count:** 540 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...The Visa cards do not carry the Circuit City name. Last year Circuit City began converting some of its private-label cards to a cobrand Visa, but these accounts are housed in what the retailer calls its private-label business.

Dennis...

9/3,K/8 (Item 8 from file: 9) Links  
Business & Industry(R)  
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02989372 Supplier Number: 99234869 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Will Target, Circuit City, Follow Sears' Cards Lead?**

American Banker , v 168 , n 59 , p 7  
March 27, 2003  
**Document Type:** Newspaper ISSN: 0002-7561 ( United States )  
**Language:** English **Record Type:** Fulltext  
**Word Count:** 1015 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...12.54% Wednesday, to close at \$24.14 a share.

Target made a move to **convert store card** customers into **Visa** holders beginning in 2001, even slapping a flashy smart chip on its card. The Minneapolis...

9/3,K/10 (Item 10 from file: 9) Links

Business & Industry(R)

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02899687 Supplier Number: 95791405

**Canadian Tire renews card processing with TSYS. (International Updates).**  
**( Canadian Tire Financial Services )**

Home Channel News Newsfax , v 13 , n 49 , p 2

December 23, 2002

**Document Type:** Newsletter; News Brief ( United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 134

**TEXT:**

...year agreement. The two companies have worked together since 1998, when Canadian Tire Financial Services **converted its private-label MasterCard accounts** from an in-house processing system to the TS2 system created by TSYS. "We see...

^ 9/3,K/19 (Item 19 from file: 9) Links

Business & Industry(R)

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02665445 Supplier Number: 25138328 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Smart card growth seen in US

Cards International , p 4

February 08, 2002

**Document Type:** Newsletter ISSN: 0956-5558 ( Ireland )

**Language:** English **Record Type:** Fulltext

**Word Count:** 1063 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...Target said that Retailers National Bank, its wholly owned credit

card issuing bank, would begin converting portions of its \$3 billion private label credit card portfolio to smart Visa cards.

A significant breakthrough occurred with Citibank's launch of a trial of chip-based...

^ 9/3,K/23 (Item 23 from file: 9) [Links](#)

Business & Industry(R)

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02334860 Supplier Number: 25916616 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Fight for Retail Credit**

( US private label cards totaled 595 mil units in 1999; Sears Roebuck converts 7 mil private label accounts to cobranded Sears MasterCards )

Credit Card Management , v 13 , n 19 , p 40+

December 2000

**Document Type:** Journal; Industry Overview **ISSN:** 0896-9329 ( United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 3134 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

photo omitted

Several big retailers are converting at least part of their store card portfolios to cobranded bank cards, but others are starting new private label programs. Who will win the struggle between...

...segments of the portfolio.

In September, Troy, Mich.-based retailer Kmart Corp. announced it was converting its private-label card program to a MasterCard issued by Capital One Financial Corp. of Falls Church, Va.

That same month, the Target...

9/3,K/24 (Item 24 from file: 9) [Links](#)

Business & Industry(R)

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01753721 Supplier Number: 24496634 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Behind the Numbers**

( Although First Data Corp signed 41 mil new cardholder accounts in 1998, bringing its worldwide total to 210.1 mil, revenues have been growing at a far lower rate )

Credit Card Management , v 11 , n 10 , p 48

January 1999

**Document Type:** Journal; Company Overview **ISSN:** 0896-9329 ( United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 253

**TEXT:**

...s First Consumers National Bank, issuer of the Spiegel catalog, Eddie Bauer and Newport News private-label cards. The company also converted the Wells Fargo Bank bank card portfolio.

9/3,K/25 (Item 25 from file: 9) [Links](#)

Business & Industry(R)

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01636569 Supplier Number: 24375768 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Old Store Card Is Making a Comeback**

( Private label cards have been overhauled--or are scheduled to be revamped--by such major players as Federated Department Stores )

American Banker , v 163 , n 170 , p 6

September 04, 1998

**Document Type:** Newspaper; Ranking **ISSN:** 0002-7561 ( United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 2002 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...it necessary to have both these methods of payment available."

Most stores that offer both private-label cards and cobranded bank cards promote the former far more heavily. But a few mavericks are putting all their eggs in

^ 9/3,K/27 (Item 27 from file: 9) [Links](#)

Business & Industry(R)

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01306466 Supplier Number: 23952172 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Household and Pacific Bell Launch An Unsolicitation**

( Around 300,000 holders of Pacific Bell telephone calling cards will obtain upgrades to gold

**MasterCard credit cards )**

Credit Card News , p 2

July 01, 1997

**Document Type:** Newsletter (United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 288 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...in the 1960s led to massive fraud. Like AT&T and Chemical Bank earlier -- Chemical upgraded many Shell Oil Co. gas cards to bank cards after the 1993 debut of the Shell MasterCard--Household is getting around the unsolicited stipulation...

9/3,K/30 (Item 30 from file: 9) Links

Business & Industry(R)

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00772476 Supplier Number: 23288659 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The New BJ's MasterCard Makes Wholesale Gains on Two Fronts**

**( Beneficial National Bank USA to issue a MasterCard for BJ's Wholesale Club, the first cobranded card for both a wholesale retailer and for Beneficial )**

Credit Card News , p 3+

September 01, 1995

**Document Type:** Newsletter ( United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 724 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...label card program, also run by Beneficial. Those cardholders will be offered the option of converting their store cards to cobranded cards. We're hoping our members will shift from other bank cards to the cobranded card...

9/3,K/32 (Item 32 from file: 9) Links

Business & Industry(R)

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00691787 Supplier Number: 23226946 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Beneficial moves into co-branding**

**( Beneficial National Bank USA to expand private-label retail cards business to include co-branded bank cards )**



Cards International , n 134 , p 2

June 14, 1995

**Document Type:** Newsletter ISSN: 0956-5558 ( Ireland )

**Language:** English **Record Type:** Fulltext

**Word Count:** 310 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...will focus on supermarkets and travel-related companies. Klesse said the bank would not actively convert its private label portfolios to bank cards, though its retail clients may choose to offer both types of cards. Beneficial processes card...

^ 9/3,K/38 (Item 2 from file: 20) Links

Dialog Global Reporter

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33299373 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Rethink by card provider after OFT warning

**Section Title:** NATIONAL NEWS

FINANCIAL TIMES , London Ed1 20040116L102.165 ed , p 02

January 16, 2003

**Journal Code:** FFT **Language:** English **Record Type:** FULLTEXT

**Word Count:** 222

...Capital had sent out letters to some customers at Harrods and Debenhams saying that their store cards would be upgraded to a Mastercard unless they objected.

9/3,K/39 (Item 3 from file: 20) Links

Dialog Global Reporter

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32530062 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Q3 2003 CANADIAN TIRE LTD Earnings Conference Call - Part 1

FAIR DISCLOSURE WIRE

November 13, 2003

**Journal Code:** WFDW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 4840

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...through in-store acquisitions which brings our total to 506,000

year-to-date. We converted an additional 240,000 retail cards to the MasterCard, bringing the year-to-date total to 293,000, which effectively ends our strategic initiative...

9/3,K/63 (Item 1 from file: 636) Links

Gale Group Newsletter DB(TM)

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05684567 **Supplier Number: 110915477 (USE FORMAT 7 FOR FULLTEXT)**

**Experian wins largest ever contract at M&S.(EMEA)**

Cards International , n 308 , p 7(1)

Nov 10 , 2003

**Language: English Record Type: Fulltext**

**Document Type: Newsletter ; Trade**

**Word Count: 516**

...to see Experian increase staffing.

The GEMS account processing and card management solution processes both bank and retail credit cards and is described as highly responsive to changes in a customer's own financial circumstances or transactional behaviour and allows lenders to price...

**Canadian double-digit growth prey to newcomers. (Country Survey--Canada).**

O'Brien, Anthony

Cards International , p 23(5)

April 23 , 2003

**Language: English Record Type: Fulltext**

**Document Type: Newsletter ; Trade**

**Word Count: 2568**

...with sales of C\$7.2 billion in 2002, is leading the retailer charge into

bank credit card issuing, converting eligible private-label cardholders to MasterCard accounts. MasterCard customers

**SEARS TRIES TO POLISH ITS GOLD CARD.(investor relations)(Brief Article)**

Cardline , v 3 , n 9 , p 1

Feb 28 , 2003

**Language: English Record Type: Fulltext**

**Article Type: Brief Article**

**Document Type: Newsletter ; Trade**

**Word Count:** 318

**(USE FORMAT 7 FOR FULLTEXT)**

**Text:**

...City. Some 40% of Sears' receivables are now on the MasterCard, and 85% of those MasterCard balances were converted from the store card program. Lacy said in his presentation that Sears' initial gold MasterCard marketing was "too aggressive..."

...during the first quarter, and is tightening underwriting standards for new gold card holders who convert from the store card as well as MasterCard holders whose cards are up for reissue.

9/3,K/78 (Item 16 from file: 636) [Links](#)

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04488501 **Supplier Number:** 57601229 (USE FORMAT 7 FOR FULLTEXT)

**EXPERIAN: Experian selected to support Morgan Stanley Dean Witter in launch of new credit card.**

M2 Presswire , p NA

Sept 16 , 1999

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 1122

...is used worldwide to process more than 150 million credit accounts. It can process both bank and retail credit cards and be rapidly adjusted to changes in the market place, such as new competitor offers or variations in interest rates. It...

9/3,K/87 (Item 25 from file: 636) [Links](#)

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02759604 **Supplier Number:** 45600770 (USE FORMAT 7 FOR FULLTEXT)

**CO-BRANDED GAS CARDS OFFER REWARDS, RISKS**

Card News , v 10 , n 11 , p N/A

June 12 , 1995

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count: 1341**

...week does not produce the kinds of outstandings an issuer needs to make a profit.

Gasoline co-branded cards that have been converted from a typical private-label portfolio also carry more credit risk. "On average, 60 percent...

9/3,K/92 (Item 30 from file: 636) [Links](#)

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02320563 **Supplier Number: 44517737 (USE FORMAT 7 FOR FULLTEXT)**

**Visa Entices Cobranded Card Issuers with Cash**

Credit Card News , v 6 , n 23 , p N/A

March 15 , 1994

**Language: English Record Type: Fulltext**

**Document Type: Newsletter ; Trade**

**Word Count: 648**

...the estimated size of the cobranding program in its first two years.

For members who convert retail cards or MasterCard cards to Visa, Visa will waive its quarterly service fee in the first year, 75% of the fee in...

9/3,K/97 (Item 35 from file: 636) [Links](#)

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01863040 **Supplier Number: 43199962 (USE FORMAT 7 FOR FULLTEXT)**

**GENERAL MOTORS CORP. CREDIT CARD, SUBJECT OF RUMORS**

Credit Card News , p N/A

August 1 , 1992

**Language: English Record Type: Fulltext**

**Document Type: Newsletter ; Trade**

**Word Count: 1269**

...programs led by the Montgomery Ward and R.H. Macy cards. GE denies it

will convert private-label cards into co-branded cards. But observers believe GE will use its

retailers to find customers for the co-branded...

9/3,K/101 (Item 2 from file: 810) Links

Business Wire

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0364192 BW115

**FIRST DATA UNOCAL : First Data Resources to process Unocal cards**

October 22, 1993

**Byline:** Business Editors

...added MasterCard(R) and Visa(R) credit cards to be sponsored by a west coast gasoline marketer. "This new bank card was one step in upgrading Unocal's approach to serving our customers and increasing revenues for the company," he said...

9/3,K/102 (Item 1 from file: 813) Links

PR Newswire

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1190727 ATM010

**Total System Services, Inc. Signs Canadian Tire for Card Processing Expands International Presence**

**Date:** November 24, 1997    10:05 EST    **Word Count:** 565

...processing agreement with Canadian Tire Acceptance Limited (CTAL) to

process its more than six million private-label and MasterCard cards. These accounts will be converted to TSYS' state-of-the-art TS2(R) Cardholder System.

A wholly owned subsidiary of...

^ 9/3,K/103 (Item 2 from file: 813) Links

PR Newswire

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1153693 ATTU016

**Total System Services To Provide Card Processing for Eaglemark Bank, N.A.**

**Date:** September 16, 1997    11:55 EDT    **Word Count:** 453

...contract to provide all credit card processing for Eaglemark Bank's recently announced Harley-Davidson co-branded Visa card. Eaglemark will convert its private label Harley Card accounts to co-branded Visa cards on THE TOTAL SYSTEM(R).

TSYS President Philip W. Tomlinson said, "We appreciate the trust...

9/3,K/104 (Item 3 from file: 813) [Links](#)

PR Newswire

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0672840

NY084

**TSS LTD. AND RMS ANNOUNCE CROSS-MARKETING AGREEMENT**

**Date:** January 3, 1994    **13:47 EST**    **Word Count:** 342

...to

offer its retail clients The Savings Spot(R) program, the TSS kiosk-based electronic promotion.

The MarketEXPERT software system enables retailers who have card-based customer programs, such as check-cashing cards and frequent shopper cards, to use scanner data in creating a database of specific customer...

9/3,K/105 (Item 4 from file: 813) [Links](#)

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0643007

LA010

**UNOCAL TO OUTSOURCE PROCESSING FOR ITS PRIVATE LABEL CREDIT CARD**

**Date:** October 22, 1993    **12:19 EDT**    **Word Count:** 536

...first value-added MasterCard and Visa credit cards to be sponsored by a West Coast gasoline marketer. "This new bank card was one step in upgrading Unocal's approach to serving our customers and increasing revenues for the company," he said...